

**Notice of Allowability**

Application No.

09/631,810

Examiner

JAGDISH PATEL

Applicant(s)

MACKAY ET AL.

Art Unit

3693

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to \_\_\_\_\_.
2. ☒ The allowed claim(s) is/are 1-112, 116, 117 and 136-152.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some\* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.  
**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☒ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
- (b) ☒ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

- |  |   |
|--|---|
| 1. <input type="checkbox"/> Notice of References Cited (PTO-892)   | 5. <input type="checkbox"/> Notice of Informal Patent Application                     |
| 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                       | 6. <input type="checkbox"/> Interview Summary (PTO-413),<br>Paper No./Mail Date _____ |
| 3. <input type="checkbox"/> Information Disclosure Statements (PTO/SB/08),<br>Paper No./Mail Date _____    | 7. <input checked="" type="checkbox"/> Examiner's Amendment/Comment                   |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit<br>of Biological Material | 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance  |
|  | 9. <input type="checkbox"/> Other _____   |

### **DETAILED ACTION**

1. This communication is in response to appeal brief filed 12/18/2006.

#### ***Response to Amendment***

2. Amendment filed 12/18/06 has been considered and entered.

#### ***Drawings***

3. The drawings are objected to due to the following reasons. Formal drawings are required in response to this action.

..insufficient margins (see for example, Figures 5E-5K).

..handwritten numbers, texts and corrections (see for example, Figures 6, 7, 11)

..shaded areas (see for example, Figures 6, 7A-d, 11).

Applicant is advised to employ the services of a competent patent draftsman outside the Office, as the U.S. Patent and Trademark Office no longer prepares new drawings. The corrected drawings are required in reply to the Office action to avoid abandonment of the application. The requirement for corrected drawings will not be held in abeyance.

### **EXAMINER'S AMENDMENT**

4. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

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Authorization for this examiner's amendment was given in a telephone interview with Att  
Ce Li (Reg. No. L0214) on 3/5/07.

In the claims

Please amend claim 1 as follows:

1. A computerized method of workflow management for a trustee handling a plurality of securitization transactions comprising the steps of:

recording deal setup information in an electronic database including information related to the structure of each of the securitizations;

recording workflow status information for each of the securitizations in the electronic database;

periodically receiving asset level data transmitted by at least one asset manager;

aggregating the asset level data;

transmitting the aggregated asset level data electronically to a workflow management software module;

providing an active deals display generated by the workflow management software module, based at least in part on the aggregated asset level data, the recorded deal setup information and the recorded workflow status information, which display provides access to workflow status information for particular securitizations, provides prompts for a user as to work which is to be done with respect thereto, and permits the user to initiate actions required for performance of the trustee's duties; and

updating the recorded workflow status information for the securitizations based on work performed with respect thereto.

Please cancel claims 113-114, 118-135 and 153-158.

***Reasons for Allowance***

5. The following is an examiner's statement of reasons for allowance:

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The claimed inventions relate to computerized workflow management and operational support for persons engaged in complex business or other processes. It has particular utility in supporting operations by financial organizations serving as trustees for securitizations, i.e., financial instruments such as Mortgage-Backed Securities (MBS), and other Asset-Backed Securities (ABS) or other financing arrangements involving debt instruments for which periodic valuation and distribution computations, disbursements and reporting must be set up and executed.

The following prior art references have been deemed most relevant to the allowed claim(s):

EP 0903678 A2 (PARKER ET AL. ) 24 March 1999, (Referring to Title, Abstract, col 1, lines 36-44, Figs. 1 and 2, col 2, lines 11-15, 53-56 and col 7, lines 25, 28 and 40) workflow management system which comprises a plurality of work pool objects, for holding work items waiting to be processed, and (b) a plurality of work pool user objects, for processing work items from the work pool objects in accordance with rules stored in the individual work pool user objects.

The prior art of record deemed as closet prior art of record fails to teach or suggest a method and a corresponding apparatus for workflow management for a trustee handling a plurality of securitization transactions which comprises the feature of:

providing an active deals display generated by a workflow management software module, based at least in part on aggregated asset level data, the recorded deal setup information and recorded workflow status information for workflow status information related to structure of a plurality of securitizations, which display provides access to workflow status information for particular securitizations, provides prompts for a user as to work which is to be done with respect thereto, and permits the user to initiate actions required for performance of the trustee's duties, and

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wherein aggregated asset level data received from one or more asset managers are transmitted to the workflow management software module and the deal setup information are recorded in an electronic database including information related to the structure of the securitization.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

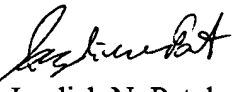
### *Conclusion*

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JAGDISH PATEL whose telephone number is (571) 272-6748. The examiner can normally be reached on **800AM-630PM Mon-Tue and Thu.**

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, **KRAMER JAMES A** can be reached on **(571)272-6783**. The fax phone number for the organization where this application or proceeding is assigned is 517-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



Jagdish N. Patel

(Primary Examiner, AU 3693)

3/5/07